

2006-2007 INTERCHANGE and QUALIFICATION CHART

Merchant Name

Target Qualification Level: Interchange Pass-thru

INTERCHANGE CATEGORY	PLAN CODE	PRIMARY QUALIFICATION DESCRIPTIONS	APRIL 2006 RATE
VISA CONSUMER RATES:			
Visa CPS/Retail CREDIT CPS Retail Hotel/Car Rental CPS Retail - EPS	023 024 041	<ul style="list-style-type: none"> ♦ Cardholder, card, merchant and card-reading terminal must be present at the point of sale. ♦ Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required). ♦ Electronic authorization required; only one authorization per transaction allowed. ♦ Hotel/Car Rental merchants must provide the same enhanced data required to qualify for CPS/Hotel & Auto Rental in order to qualify for CPS Retail (i.e. - folio #, check-in date, indicator for ancillary charges/no show). ♦ Signature must be obtained on the credit card slip or printer receipt. ♦ Transaction must be sent for processing within 24 hours of the authorization. 	1.540% + \$0.10
Visa CPS/Retail DEBIT CPS Retail Hotel / Car Rental CPS Retail - EPS	817/623 636/624 818/641	<ul style="list-style-type: none"> ♦ All requirements of CPS/Retail. ♦ Settled amount must equal authorized amount. If transaction fails authorization tolerance, it will qualify at EIRF DEBIT. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.030% + \$0.15
Visa Electronic (EIRF) CREDIT	080	<ul style="list-style-type: none"> ♦ Keyed transactions (entry mode 01) or electronic transactions (entry mode 90 or 02) that are not otherwise CPS qualified (i.e. full, unaltered contents of the magnetic stripe are not transmitted [possibly due to merchant non-compliant software or card not containing full data]; transaction is not electronically authorized [i.e. voice authorizations, code 10s, call referrals]). ♦ Transaction must be settled within three days of transaction date. 	2.300% + \$0.10
Visa Electronic (EIRF) DEBIT	680	<ul style="list-style-type: none"> ♦ All requirements of EIRF. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.750% + \$0.20
Visa Standard Paper CREDIT Standard Airlines Standard Hotel/Car Rental Standard CNP Express Pay Standard	017 009 012 014 033	<ul style="list-style-type: none"> ♦ EDC Transactions sent more than 72 hours from transaction date. ♦ Paper Transactions. 	2.700% + \$0.10
Visa Standard Paper DEBIT Standard Airlines Standard Hotel/Car Standard CNP Express Pay Standard	617 609 612 614 633	<ul style="list-style-type: none"> ♦ All requirements of Standard. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.900% + \$0.25
Visa CPS/Restaurant CREDIT	054 048	<ul style="list-style-type: none"> ♦ Cardholder, card, merchant and card-reading terminal must be present at the point of sale. ♦ Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required). ♦ Electronic authorization required; only one authorization per transaction allowed. ♦ Applies to transactions with MCCs: 5812 (Restaurant) and 5814 (Fast Food). ♦ Signature must be obtained on the credit card slip or printer receipt. ♦ Transaction must be sent for processing within 24 hours of the authorization. 	1.540% + \$0.10
Visa CPS/Restaurant DEBIT	654 648	<ul style="list-style-type: none"> ♦ All requirements of CPS/Restaurant. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.190% + \$0.10

Visa CPS/Small Ticket CREDIT Visa CPS/Small Ticket - EPS	047 042	<ul style="list-style-type: none"> Restricted to MCCs: 4111 (Local Commuter Transport), 4121 (Taxicabs & Limousines), 4131 (Bus Lines), 4784 (Tolls & Bridge Fees), 5812 (Restaurants), 5814 (Fast Food Restaurants), 5994 (News Dealers & Newsstands), 7211 (Laundries-Family & Commercial), 7216 (Dry Cleaners), 7338 (QuickCopy, Reproduction & Blueprinting Service), 7523 (Parking Lots & Garages), 7542 (Car Washes), 7832 (Motion Picture Theaters), 7841 (Videotape Rental Stores). Applies to Consumer Credit, including Rewards, Signature, and Infinite Cards. Transaction must meet CPS Retail requirements and the following additional criteria: Only applicable to transactions \$15 and under. Cardholder must be present. Signature is not required. Chargeback protection against missing signature. 	1.650% + \$0.04
Visa CPS/Small Ticket DEBIT Visa CPS/Small Ticket - EPS	647 642	<ul style="list-style-type: none"> All requirements of CPS/Small Ticket. This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.550% + \$0.04
Visa Express Pay CREDIT	022	<ul style="list-style-type: none"> The program is eliminated as of April 2006. Transactions will now qualify at one of the following categories: Small Ticket, CPS Restaurant or CPS Retail. 	Eliminated
Visa Express Pay DEBIT	622	<ul style="list-style-type: none"> The program is eliminated as of April 2006. 	Eliminated
Visa No Signature Required Program		<ul style="list-style-type: none"> Restricted to MCCs: 4111 (Local Commuter Transport), 4121 (Taxicabs & Limousines), 4131 (Bus Lines), 4784 (Tolls & Bridge Fees), 5499 (Misc. Food Service), 5541 (Service Stations), 5812 (Restaurants), 5814 (Fast Food Restaurants), 5912 (Drug Stores & Pharmacies), 5994 (News Dealers & Newsstands), 7211 (Laundries-Family & Commercial), 7216 (Dry Cleaners), 7338 (QuickCopy, Reproduction & Blueprinting Service), 7523 (Parking Lots & Garages), 7542 (Car Washes), 7832 (Motion Picture Theaters), 7841 (Videotape Rental Stores). Consumer and Commercial cards are eligible. Only applicable for qualified Card Present transactions \$25 and under. For these transactions, merchant is not required to obtain a cardholder's signature. There is no interchange rate associated with this category, transactions will qualify for Visa's interchange rate based on criteria met (i.e. Small Ticket, CPS Retail). Chargeback protection from reason code 81 (Fraudulent Transaction, Card Present Environment). Chargeback Rights indicator "14" will apply to eligible transactions. 	N/A N/A
Visa CPS/Retail 2 for Select Emerging Markets Only CREDIT	038	<ul style="list-style-type: none"> Restricted to MCCs: Government (9211, 9222, 9399), School (8211, 8220, 8299), Insurance (5960, 6300) and Cable and Other Pay TV (4899). Utility (4900) no longer eligible. Applies to Consumer Credit, including Rewards, Signature, and Infinite Cards. Transaction must be electronically authorized. Transaction must be sent for processing within 24 hours of the authorization. Transactions not meeting CPS requirements will not qualify and will be classified accordingly (i.e. EIRF, Standard, etc.). MCC 5960 must meet CPS Card Not Present requirements. AVS is not required for CPS Retail 2. HOWEVER, if AVS is used, the transaction must meet requirements for CPS Card Not Present or CPS Retail Key Entry and the transaction will then qualify for CPS Retail 2. 	1.430% + \$0.05
Visa CPS/Retail 2 for Select Emerging Markets Only DEBIT	638	<ul style="list-style-type: none"> All requirements of CPS/Retail 2. This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	0.800% + \$0.25
CPS Utility CREDIT	053	<ul style="list-style-type: none"> Restricted to MCC 4900 (Utility) and Consumer Cards ONLY. Applies to Consumer Credit, including Rewards, Signature, and Infinite Cards. Transactions must meet CPS Requirements. Must be electronically authorized. Transactions not meeting CPS requirements will not qualify and will be classified accordingly (i.e. EIRF, Standard, etc.). Registration Required. 	0.000% + \$0.75
CPS Utility DEBIT	653	<ul style="list-style-type: none"> All Requirements of CPS Utility. This rate is applicable to U.S. issued check cards; non-US will qualify at the credit category. 	0.000% + \$0.75

Visa CPS/Retail Key-Entry CREDIT	037	<ul style="list-style-type: none"> ♦ THIS RATE IS ONLY FOR FACE-TO-FACE TRANSACTIONS THAT HAVE A CARD PRESENT BUT FAIL MAG SWIPE ATTEMPT. ♦ Cardholder, card, merchant and card-reading terminal must be present at the point of sale; cardholder signature must be obtained. ♦ Must meet all CPS/Retail requirements, except for reading and transmitting the entire, unaltered contents of the magnetic stripe. ♦ Transaction is keyed and has entry mode of 01. ♦ Address Verification Service (AVS) is performed at time of authorization, and a full match response must be received on the cardholder's billing zip code. ♦ MCCs 5542 (AFD) and Direct Marketing MCCs (5960, 5962, 5964-5969) are not eligible to receive the CPS/Retail Key-Entry interchange rate. Quasi-cash and cardholder-activated transactions are also not eligible for this rate. 	1.850% + \$0.10
Visa CPS/Retail Key-Entry DEBIT	637	<ul style="list-style-type: none"> ♦ All requirements of CPS/Retail Key-Entry. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.600% + \$0.15
Visa CPS/Card Not Present CREDIT	034	<ul style="list-style-type: none"> ♦ THIS RATE IS ONLY FOR TRANSACTIONS THAT DO NOT HAVE A CARD PRESENT AND ARE MAIL/PHONE ORDER. ♦ There can be only one electronic authorization or one authorization plus an authorization reversal to make the authorization amount equal to the settled amount. ♦ An address verification request must be performed on the cardholder's billing zip code; a match is not required. ♦ Transaction must be settled within 2 days. ♦ Settled amount is equal to authorized amount. ♦ Transaction date is the ship date and must be no later than seven days after the auth date. ♦ Customer service telephone number required in settlement record. ♦ Customer order number required in settlement record. 	1.850% + \$0.10
Visa CPS/Card Not Present DEBIT	634	<ul style="list-style-type: none"> ♦ All requirements of CPS/Card Not Present. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.600% + \$0.15
Visa CPS/Electronic Commerce - Basic CREDIT	077	<ul style="list-style-type: none"> ♦ THIS RATE IS FOR TRANSACTIONS THAT DO NOT HAVE A CARD PRESENT AND ARE PURCHASED OVER THE INTERNET. ♦ In addition to same requirements for CPS Card Not Present, transaction must be properly identified as E-Commerce. ♦ Customer service telephone number, e-mail address or merchant URL required in settlement record. 	1.850% + \$0.10
Visa CPS/Electronic Commerce - Basic DEBIT	677	<ul style="list-style-type: none"> ♦ All requirements of CPS/Electronic Commerce Basic. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.600% + \$0.15
Visa CPS/Electronic Commerce - Preferred CREDIT	078	<ul style="list-style-type: none"> ♦ All requirements of CPS/Electronic Commerce Basic. ♦ Applies to Consumer Credit, including Rewards, Signature, and Infinite Cards only. ♦ Secure E-Commerce transaction utilizing 3-D secure processing (Verified by Visa). 	1.800% + \$0.10
Visa CPS/Electronic Commerce - Preferred DEBIT	678	<ul style="list-style-type: none"> ♦ All requirements of CPS/Electronic Commerce Preferred. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.550% + \$0.15
Visa CPS/Supermarket CREDIT	021	<ul style="list-style-type: none"> ♦ MUST BE CERTIFIED & REGISTERED WITH VISA / MCC 5411 ♦ To qualify for the supermarket rate, <u>ALL</u> CPS/Retail requirements must be met. 	1.240% + \$0.05
Visa CPS/Supermarket DEBIT	626 689	<ul style="list-style-type: none"> ♦ All requirements of CPS/Supermarket Credit Card. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. ♦ Transaction amount less than \$19.42. ♦ Transaction amount greater than \$19.42. 	1.030% + \$0.15 0.000% + \$0.35
Visa CPS/Retail Service Station CREDIT	056	<ul style="list-style-type: none"> ♦ Cardholder, card, merchant and card-reading terminal must be present at the point of sale. ♦ Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required). ♦ Electronic authorization required; only one authorization per transaction allowed. ♦ Applies to transactions with MCC 5541 (Service Stations). 	1.430% + \$0.10

		<ul style="list-style-type: none"> ♦ Signature must be obtained on the credit card slip or printer receipt. ♦ Transaction must be sent for processing within 24 hours of the authorization. 	
Visa CPS/Retail Service Station DEBIT	656	<ul style="list-style-type: none"> ♦ All requirements of CPS/Retail Service Station. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	0.700% + \$0.17
Visa CPS/Automated Fuel Dispenser CREDIT	035	<ul style="list-style-type: none"> ♦ MUST BE CERTIFIED WITH VISA / MCC 5542 (Automated Fuel Dispensers) ♦ There can be only one electronic authorization per transaction and entry mode of 90 required. ♦ Transaction must be sent for processing within 24 hours of the authorization. <p>Market-specific requirements:</p> <ul style="list-style-type: none"> ♦ \$1.00 status check required. ♦ The settled amount must be less than or equal to \$75. ♦ Merchant name and location must be provided in authorization record. 	1.500% + \$0.05
Visa CPS/Automated Fuel Dispenser DEBIT	635	<ul style="list-style-type: none"> ♦ All requirements of CPS/Automated Fuel Dispenser. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	0.700% + \$0.17
Visa CPS/Hotel-Card Present CREDIT	030	<ul style="list-style-type: none"> ♦ Credit card must be present and must be swiped for authorizations and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required). ♦ Multiple authorizations are allowed. ♦ The settled amount must be within 15% of the authorized amount (one authorization reversal is allowed to achieve this.) Total authorization amount must also be submitted. ♦ Signature must be obtained on the credit card slip or printer receipt. ♦ Transaction must be settled within 2 days. ♦ Transaction date is check-out date for CPS Hotel; auto return date for CPS Auto Rental. ♦ Indicator for ancillary charges and no show required. ♦ Folio number and Check In Date must be provided for CPS Hotel; rental agreement number and auto check-out date must be provided for CPS Auto Rental. 	1.580% + \$0.10
Visa CPS/Auto Rental-Card Present CREDIT	032		
Visa CPS/Hotel-Card Present DEBIT	630	♦ All requirements of CPS/Hotel and Auto Rental Card Present.	1.360% + \$0.15
Visa CPS/Auto Rental-Card Present DEBIT	632	♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.	
Visa CPS/Hotel-Card Not Present CREDIT	029	<ul style="list-style-type: none"> ♦ Must meet <u>ALL</u> requirements for CPS Hotel / Auto Rental Card Present <u>EXCEPT</u>: ♦ Signature and mag stripe not required. ♦ Indicator for Preferred Customer required in authorization and settlement. ♦ Merchant forfeits representment rights on "invalid T&E transactions". ♦ All Hotel and Auto Rental MCCs are eligible for this category. 	1.580% + \$0.10
Visa CPS/Auto Rental-Card Not Present CREDIT	031		
Visa CPS/Hotel-Card Not Present DEBIT	629	♦ All requirements of CPS/Hotel and Auto Rental Card Not Present.	1.360% + \$0.15
Visa CPS/Auto Rental-Card Not Present DEBIT	631	♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.	
Visa CPS/Electronic Commerce Preferred Hotel / Auto Rental CREDIT	072 073	<ul style="list-style-type: none"> ♦ All of the requirements are the same as for above CPS Hotel / Auto Rental Card Not Present. ♦ The merchant must participate in Verified By Visa. 	1.580% + \$0.10
Visa CPS/Electronic Commerce Preferred Hotel / Auto Rental DEBIT	672 673	<ul style="list-style-type: none"> ♦ All requirements of CPS/Electronic Commerce Preferred Hotel / Auto Rental. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.360% + \$0.15
VISA REWARD AND SIGNATURE CREDIT RATES:			
Visa CPS/Rewards 1 CREDIT	050	♦ Applies to Traditional Rewards, Signature, and Infinite cards at non-T&E merchants.	

		<ul style="list-style-type: none"> ♦ Applies to transactions that meet interchange criteria for the following categories: <ul style="list-style-type: none"> ♦ CPS/Retail ♦ CPS/Supermarket ♦ CPS/Retail Service Station ♦ CPS/Automated Fuel Dispenser (AFD) 	1.650% + \$0.10
Visa CPS/Rewards 2 CREDIT	051	NON T&E MERCHANTS: <ul style="list-style-type: none"> ♦ Applies to Traditional Rewards, Signature, and Infinite cards for transactions that meet interchange criteria for the following categories: <ul style="list-style-type: none"> ♦ CPS/Retail Key-Entry ♦ CPS/Card Not Present ♦ CPS/E-Commerce Basic T&E MERCHANTS: <ul style="list-style-type: none"> ♦ Applies to Traditional Rewards Cards only for transactions that meet interchange criteria for the following categories: <ul style="list-style-type: none"> ♦ CPS/Restaurant ♦ CPS/Hotel and Auto Rental Card Present & Card Not Present ♦ CPS/E-Commerce Preferred Hotel and Auto Rental 	1.900% + \$0.10
Visa Signature Card Electronic (T&E) CREDIT	114	<ul style="list-style-type: none"> ♦ Applies to Signature and Infinite Cards at T&E merchants. ♦ Transaction may be swiped or keyed. ♦ Must meet Electronic (EIRF) requirements. 	2.300% + \$0.10
Visa Signature Card Standard (T&E) CREDIT	110	<ul style="list-style-type: none"> ♦ Applies to Signature/Infinite cards at T&E merchants. ♦ Transactions that do not meet Signature Card Electronic qualification criteria (i.e. voice authorization or did not settle transaction in a timely manner.) ♦ Transaction must be settled within 30 days. 	2.700% + \$0.10
VISA COMMERCIAL CARD RATES:			
Visa Commercial Product Level III (Non T&E)	173	<ul style="list-style-type: none"> ♦ Applies to non T&E merchants only. ♦ Applies only to non-GSA Purchasing cards. ♦ Applies to swiped and keyed transactions. ♦ Transactions must be CPS qualified as defined in Consumer rates. ♦ Level II data NO Longer Required. ♦ Level III data required. Level III data includes line item transaction detail such as quantity and type of goods/service. ♦ Minimum Data Elements include: Freight/Shipping Amount, Duty Amount, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, Line Item Detail Indicator. ♦ If transaction is not CPS qualified, the transaction will qualify at Visa Commercial Card Electronic. 	1.700% + \$0.10
Visa Commercial Product Level II - Business & Purchase (Non T&E)	172	<ul style="list-style-type: none"> ♦ Applies to non T&E merchants only. ♦ Applies to all Visa Business and Purchasing (including GSA) cards only. ♦ Applies to swiped and keyed transactions. ♦ Transactions must be CPS qualified as defined in Consumer rates. ♦ <u>Level II Data:</u> STATIC DATA: Merchant Tax ID, Merchant Type (from Merchant record on FDMS) POS PROMPTS: Local Tax Indicator, Tax Amt, Customer Code. Cardholder provides Customer Code (not required) to merchant. Sales Tax amount must be greater than zero. Tax exempt transactions are no longer eligible. Tax amount must be between 0.10% and 22% of the transaction amount ♦ Fleet fuel transactions at Fuel merchant require fuel data. ♦ If transaction is not CPS qualified, the transaction will qualify at Visa Commercial Card Electronic. 	2.000% + \$0.10
Visa Commercial Product Level II - Corporate Card	171	<ul style="list-style-type: none"> ♦ Applies to non T&E merchants only. ♦ Applies to all Visa Corporate cards only. 	1.900% + \$0.10

(Non T&E)		♦ Same requirements as Visa Commercial Level II - Business & Purchase	
Visa Commercial Card Electronic (T&E)	082	♦ Transaction must be settled within 2 days of transaction date. T&E MERCHANTS: ♦ Transaction must be CPS qualified as defined in Consumer rates. ♦ Applies to all CPS qualified Corporate/Business/Purchasing cards at T&E merchants. ♦ Hotel and Auto Rental transactions must meet <i>CPS Hotel</i> or <i>Auto Rental-Card Present</i> requirements.	2.200% + \$0.10
(Non T&E)	113	NON T&E MERCHANTS: ♦ Applies to Purchasing cards at non-T&E merchants when Level II / III data is not provided. ♦ Applies to Corporate/Business cards at non-T&E merchants when Level II data is not provided. KEYED TRANSACTIONS: ♦ Hotel and Auto Rental transactions must meet <i>CPS Hotel</i> or <i>Auto Rental-Card Not Present</i> requirements. ♦ When commercial card data is not supplied, Non-T&E merchants must meet <i>CPS Card Not Present</i> requirements.	
Visa Commercial Card Standard (T&E and Non T&E)	109	♦ Transactions that do not meet CPS requirements as detailed above (i.e. only meets EIRF or Standard requirements). ♦ Transaction settled more than 2 days after transaction date.	2.700% + \$0.10
Visa General Services Administration (GSA) Purchasing Card Large Ticket (Non-T&E)	049	♦ Applies to GSA-issued purchasing cards only. ♦ Transaction must be CPS qualified. ♦ Level II (sales tax and customer code) and Level III (line item) data required. ♦ Transaction must be > \$8,750.	1.350% + \$0.00
	120	♦ Transaction must be between \$5,000 and \$8,749.	0.950% + \$35.00
Visa Purchasing Card Large Ticket (Non-T&E)	118	♦ Applies to purchasing cards only. ♦ Transaction must be CPS qualified. ♦ Level II (sales tax and customer code) and Level III (line item) data required. ♦ Applies to ALL Non T&E MCCs . Merchant registration and applicable registration fee required. ♦ This rate will apply to transactions above break-even amount of \$4,985.71. For transactions below \$4,985.70, Visa Commercial Product Level III (Non T&E) rate will be applied.	0.950% + \$35.00
MASTERCARD CONSUMER RATES:			
MasterCard Merit III CREDIT	009	♦ Cardholder, card, merchant, and card-reading terminal must be present at the point of sale. ♦ Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required). ♦ Signature must be obtained on the credit card slip or printer receipt. ♦ Restaurant, Fast Food, Drinking Places are exempt from the tolerance edit. Beauty Shop transactions must be within 25% of the authorized amount; all other transactions must be within 10% of the authorized amount. ♦ Transaction must be settled within 24 hours of the authorization. ♦ Issuer approval code must be present in settlement record. ♦ Swiped Hotel and Car Rental transactions with appropriate T&E data (folio, check in date, etc.) will qualify if settled within 24 hours of transaction date, which is the check out date.	1.640% + \$0.10
World MasterCard Merit III CREDIT	097	♦ Applies to World MasterCard cards accepted at non-T&E merchants. ♦ Must meet Merit III requirements.	1.740% + \$0.10
MasterCard Merit III DEBIT	609	♦ All requirements of Merit III. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.	1.050% + \$0.15
World MasterCard Restaurant CREDIT	078	♦ Applies to World MasterCard cards at MCC 5812 (Restaurant). ♦ Applies to transactions with an amount of \$60.00 or less. Transactions above \$60.00 will qualify at World T&E (Restaurant). ♦ Must meet Merit III requirements.	1.640% + \$0.10
MasterCard Restaurant DEBIT	668	♦ Applies to MCCs: 5812 (Restaurants) and 5814 (Fast Food). ♦ Must meet Merit III requirements, including magnetic stripe data.	1.100% + \$0.10

		<ul style="list-style-type: none"> Transaction must be settled within 24 hours of the authorization. This rate is only applicable to U.S. issued check cards; non-US will qualify at the appropriate category. 	1.170% + \$0.10
MasterCard Key-Entered CREDIT	081	<ul style="list-style-type: none"> THIS RATE IS FOR TRANSACTIONS THAT HAVE A CARD PRESENT BUT FAIL MAG SWIPE ATTEMPT. Only retail and restaurant MCCs are eligible for this interchange rate. Other T&E, Service related and Quasi-Cash MCCs are not eligible. Must meet ALL Merit III requirements (listed above) EXCEPT for the transmission of the entire, unaltered contents of the magnetic stripe. Electronic authorization required (voice auths, code 10, referrals, etc. drop to Standard). Keyed transaction - Entry mode of 01 required; transaction must be settled within 24 hours of the authorization. Direct marketing/Automated Fuel Disp (AFD) MCCs, Travel Agents (4722), and Tax Preparation Services (7276) are not eligible for this interchange rate. 	1.950% + \$0.10
World MasterCard Key-Entered CREDIT	096	<ul style="list-style-type: none"> Applies to World MasterCard cards accepted at non-T&E merchants. Must meet Key-Entered requirements. 	2.050% + \$0.10
MasterCard Key-Entered DEBIT	681	<ul style="list-style-type: none"> All requirements of Key-Entered This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.640% + \$0.16
MasterCard Merit I CREDIT (MO/TO) (E-Commerce)	011 019 089	<ul style="list-style-type: none"> THIS RATE IS FOR TRANSACTIONS THAT DO NOT HAVE A CARD PRESENT. Electronic authorization required (voice auths, code 10, referrals, etc. drop to Standard). Transaction must be settled within two days (except for Merit I airline transactions - 9 days). Issuer approval code must be present in settlement record (except for Merit I airline transactions). 	1.950% + \$0.10
World MasterCard Merit I CREDIT	095	<ul style="list-style-type: none"> Applies to World MasterCard cards accepted at non-T&E merchants. Must meet Merit I Requirements. 	2.050% + \$0.10
MasterCard Merit I DEBIT (MO/TO) (E-Commerce)	611 619 689	<ul style="list-style-type: none"> All requirements of Merit I. This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.640% + \$0.16
MasterCard Merchant UCAF CREDIT	054	<ul style="list-style-type: none"> THIS RATE IS FOR TRANSACTIONS THAT ARE PURCHASED OVER THE INTERNET. UCAF = Universal Cardholder Authentication Field Applies to transactions when Merchant participates in Secure E-Commerce transaction utilizing 3-D secure processing MasterCard SecureCode. All requirements of Merit I. 	1.640% + \$0.10
World MasterCard Merchant UCAF CREDIT	058	<ul style="list-style-type: none"> Applies to World MasterCard cards accepted at non-T&E merchants. Must meet Merchant UCAF Requirements. 	1.740% + \$0.10
MasterCard Merchant UCAF DEBIT	654	<ul style="list-style-type: none"> All requirements of Merchant UCAF This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.050% + \$0.15
MasterCard Full UCAF CREDIT	055	<ul style="list-style-type: none"> THIS RATE IS FOR TRANSACTIONS THAT ARE PURCHASED OVER THE INTERNET. UCAF - Universal Cardholder Authentication Field Applies to transactions when both Merchant & Issuer participate in Secure E-Commerce transaction utilizing 3-D secure processing MasterCard SecureCode. All requirements of Merit I. 	1.740% + \$0.10
World MasterCard Full UCAF CREDIT	059	<ul style="list-style-type: none"> Applies to World MasterCard cards accepted at non-T&E merchants. Must meet Full UCAF Requirements. 	1.840% + \$0.10
MasterCard Full UCAF DEBIT	655	<ul style="list-style-type: none"> All requirements of Full UCAF This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.150% + \$0.15
MasterCard Standard CREDIT	003	<ul style="list-style-type: none"> Transactions not electronically authorized (voice auths, code 10s, referrals, etc.); electronic transactions that are not otherwise qualified (i.e. full, unaltered contents of the magnetic stripe are not transmitted [possibly due to merchant non-compliant software or card not containing full data]). Transaction must be settled within 30 days. 	2.750% + \$0.10

World MasterCard Standard CREDIT	094	<ul style="list-style-type: none"> ♦ Applies to World MasterCard cards accepted at non-T&E merchants. ♦ Must meet Standard Requirements. 	2.950% + \$0.10
MasterCard Standard DEBIT	603	<ul style="list-style-type: none"> ♦ All requirements of Standard. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.900% + \$0.25
MasterCard Convenience Purchases CREDIT	028	<ul style="list-style-type: none"> ♦ Restricted to MCCs: 5814 (Fast Food), 5499 (Convenience Stores), 5541 (Gas), 5542 (AFD), 7832 (Movie Theaters). ♦ Must meet Merit III or MC AFD (Automated Fuel Dispenser) requirements, including magnetic stripe data. ♦ Transactions initiated with a transponder will qualify without the mag-stripe data. ♦ Transaction must be settled within 24 hours of authorization. ♦ Applies to transactions below break-even amount of \$38.46. Transactions above \$38.46 will qualify for Merit III. <p>Applies to all AFD (MCC 5542) transactions (no break-even applied) as follows:</p> <ul style="list-style-type: none"> ♦ Credit card must be present, swiped for authorization and mag stripe read. ♦ CAT Level 2 terminal indicator required in auth message. 	1.900% + \$0.00
World MasterCard Convenience Purchases CREDIT	099	<ul style="list-style-type: none"> ♦ Applies to World MasterCard cards accepted at non-T&E merchants. ♦ Must meet Convenience Purchases requirements. 	2.000% + \$0.00
MasterCard Petroleum - CAT/AFD DEBIT	670	<ul style="list-style-type: none"> ♦ Applies to: CAT/AFD (MCC 5542). ♦ Credit card must be present, swiped for authorization and mag stripe read. ♦ CAT Level 2 terminal indicator required in auth message. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	0.700% + \$0.17
MasterCard Petroleum - Service Stations DEBIT	669	<ul style="list-style-type: none"> ♦ Applies to: Inside Sales (MCC 5541). ♦ Must meet Merit III requirements, including magnetic stripe data. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	0.700% + \$0.17
MasterCard Small Ticket DEBIT	667	<ul style="list-style-type: none"> ♦ Restricted to MCCs: 4111 (Transportation-Commuter Passenger including Ferries), 4121 (Limos and Taxicabs), 5499 (Convenience Stores), 4131 (Bus Lines), 4784 (Tolls & Bridge Fees), 5812 (Restaurants), 5814 (Fast Food), 5994 (News Dealers & Newsstands), 7211 (Laundries-Family & Commercial), 7216 (Dry Cleaners), 7338 (QuickCopy, Reproduction & Blueprinting Service), 7523 (Parking Lots & Garages), 7542 (Car Washes), 7832 (Motion Picture Theaters), 7841 (Video Entertainment Rental Stores). ♦ Effective date for new MCCs eligible for Small Ticket Debit has not been determined. ♦ Applies to transactions of \$15.00 or less. ♦ Must meet Merit III requirements, including magnetic stripe data ♦ Transactions initiated with a transponder will qualify without the mag-stripe data. ♦ Transaction must be settled within 24 hours of authorization. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.550% + \$0.04
MasterCard Quick Pay (Merit III - CREDIT) (Merit I - CREDIT) (Merit III - DEBIT) (Merit I - DEBIT)	033 018 633 618	<ul style="list-style-type: none"> ♦ MUST BE REGISTERED and restricted to MCCs: 4121 (Limousines & Taxicabs), 5814 (Fast Food), 5912 (Drug Stores, Pharmacies), 5499 (Miscellaneous Food Stores), 5541 (Service Stations), 7523 (Parking Garages), 7832 (Movie Theaters). ♦ Only applicable for transactions \$25 and under. Parking Garage maximum is \$75. For these transactions, merchant is not required to: 1) obtain the cardholder signature or 2) provide a transaction receipt, unless the c/h requests one. ♦ Transaction must be settled within 3 days. ♦ There is no interchange rate associated with this category; transactions will qualify for MC interchange based on criteria met (i.e. if transaction meets Merit III requirement, it will qualify for Merit III). 	N/A N/A
MasterCard Supermarket CREDIT	017	<ul style="list-style-type: none"> ♦ Must be a qualified and registered MasterCard Supermarket merchant (MCC 5411). Must meet Merit III requirements. 	1.480% + \$0.05
World MasterCard Supermarket CREDIT	071	<ul style="list-style-type: none"> ♦ Applies to World MasterCard cards accepted at registered Supermarket merchants. ♦ Must meet Supermarket requirements. 	1.580% + \$0.05
MasterCard Supermarket DEBIT		<ul style="list-style-type: none"> ♦ All requirements of Supermarket Credit Card ♦ The rate is only applicable to U.S. issued check cards; non-U.S. will qualify at the International Rates. 	

	617	♦ Transaction amount less than \$19.05.	1.050% + \$0.15
	639	♦ Transaction amount greater than \$19.05.	0.000% + \$0.35
Service Industries Incentive Program (SIIP) CREDIT	066	<ul style="list-style-type: none"> ♦ Restricted to keyed transactions at MCCs: 4812 (Telecommunication Equipment), 4814 (Telecommunication Services), 4899 (Cable and Other Pay TV), 4900 (Utilities), 5960 and 6300 (Insurance). ♦ Applies to consumer cards only. ♦ Merchant must sign marketing agreement with MasterCard. ♦ Electronic authorization required and must be settled within 1 day of authorization. ♦ Transaction must include special indicator in auth and settlement records. 	1.150% + \$0.05
World MasterCard Service Industries Incentive Program (SIIP) CREDIT	079	<ul style="list-style-type: none"> ♦ Applies to World MasterCard cards accepted at MCCs listed above. ♦ Must meet Service Industries Incentive Program requirements. 	1.150% + \$0.05
Service Industries Incentive Program (SIIP) DEBIT	666	<ul style="list-style-type: none"> ♦ All requirements of Service Industries Incentive Program (SIIP). ♦ Registered merchants with the above MCCs, this rate will apply to transactions below break-even amount of \$57.14. For transactions above \$57.14, the Emerging Market Debit rate will be applied. ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.150% + \$0.05
Public Sector CREDIT	020	<ul style="list-style-type: none"> ♦ Restricted to transactions at MCCs: 4111 (Transportation), 4784 (Bridge & Road Fees, Tolls), 9211 (Courts), 9222 (Fines), 9223 (Bail Bonds), 9311 (Taxes), 9399 (Government Services Not Elsewhere Classified) and 9402 (Postal Service - Government Only). ♦ Applies to Consumer cards only. ♦ Electronic authorization required and must be settled with two days of authorization. 	1.550% + \$0.10
World MasterCard Public Sector CREDIT	077	<ul style="list-style-type: none"> ♦ Applies to World MasterCard cards accepted at MCCs listed above. ♦ Must meet Public Sector Requirements. 	1.550% + \$0.10
Public Sector DEBIT	620	<ul style="list-style-type: none"> ♦ Eliminated ♦ Transactions will now qualify at one of the following categories: Emerging Market Debit or Merit I Debit. 	N/A N/A
MasterCard Emerging Market DEBIT	665	<ul style="list-style-type: none"> ♦ Applies to MCCs: 4111 (Transportation), 4784 (Bridge & Road Fees, Tolls), Cable and Other Pay TV (4899), Utilities (4900), Insurance (5960 and 6300), Schools (8211, 8220, 8299), Courts (9211), Fines (9222), Bail Bonds (9223), Taxes (9311), Government Services Not Elsewhere Classified (9399), and 9402 (Postal Service - Government Only). ♦ Electronic authorization required and must be settled within two days of authorization. ♦ For SIIP registered merchants with the above MCCs, this rate will apply to transactions above break-even of \$57.14. For transactions below \$57.14, the SIIP Debit rate will be applied. ♦ This rate does not apply to MCCs: Telecommunications Equipment (4812), and Telecommunication Services (4814). ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the International Rates. 	0.800% + \$0.25
Travel Industries Premier Service (TIPS) CREDIT [Preferred T&E] (Lodging) (Auto Rental) (Cruise Lines)	050 051 052	<ul style="list-style-type: none"> ♦ MUST BE CERTIFIED WITH MASTERCARD ♦ Electronic authorization required; signature and mag swipe not required. ♦ Indicator for Preferred Customer required. ♦ Merchant forfeits representment rights on "fraudulent transaction--no imprint" chargebacks. ♦ Transaction must be settled within 24 hours of authorization. ♦ Hotel and Auto Rental transactions limited to Merchant specific registered MCCs. ♦ Applies to all Cruise Lines transactions. 	1.740% + \$0.10
Travel Industries Premier Service (TIPS) DEBIT	650 651 652	<ul style="list-style-type: none"> ♦ All requirements of Travel Industries Premier Service (TIPS). ♦ This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category. 	1.360% + \$0.15
World MasterCard T&E	060(L) 061(VR) 062(PT)	<ul style="list-style-type: none"> ♦ Applies to World MasterCard cards accepted at T&E merchants. ♦ Special chargeback rules apply. ♦ Includes Passenger Railway (MCC 4112) 	2.300% + \$0.10

	063(O)	<ul style="list-style-type: none"> ♦ For Restaurant merchants MCC 5812, this rate will apply to transactions with an amount of \$60.00 or greater. Transactions below \$60.00 will qualify at World Restaurant. 	
MASTERCARD CORPORATE CARD RATES:			
Corporate Face-to-Face (Non-T&E)	120(P) 140(B)	<ul style="list-style-type: none"> ♦ Applies to Business, Corporate, Purchasing and Fleet (excluding fuel MCCs for Fleet) cards. ♦ Swiped transaction--Card and cardholder must be present and entire contents of magnetic stripe must be read and transmitted. ♦ <u>Level II Data Required:</u> STATIC DATA: Merchant Tax ID, Merchant Type POS PROMPTS: Tax Amt, Cust Code. Cardholder provides Customer Code to merchant. ♦ Transaction must be settled within 24 hours of the authorization. 	2.050% + \$0.00
Corporate Data Rate III (Non-T&E)	123(P) 143(B)	<ul style="list-style-type: none"> ♦ Applies to Purchasing/Fleet, Business and Corporate cards only. ♦ Fuel MCCs are eligible for this rate. ♦ Level II Data required. ♦ Additional Level III Data required. Level III data includes line item transaction detail such as quantity and type of goods / service. ♦ Transaction must be settled within two days. ♦ Keyed transaction; electronic authorization required. 	1.750% + \$0.00
Corporate Data Rate II (Non-T&E)	122(P) 132(F) 142(B)	<ul style="list-style-type: none"> ♦ Level II Data required. ♦ Applies to Purchasing cards. ♦ Applies to Business/Corporate cards; Customer Code not required. ♦ Applies to Fleet cards; additional fuel addendum data required. ♦ Transaction must be settled within two days. ♦ Keyed transaction; electronic authorization required. 	2.050% + \$0.00
Corporate Data Rate I (Non-T&E)	121(P) 131(F) 141(B)	<ul style="list-style-type: none"> ♦ Applies to Business, Corporate, Purchasing and Fleet cards. ♦ Transaction must be settled within two days. ♦ Keyed transaction; electronic authorization required. ♦ Valid Tax ID Required. 	2.650% + \$0.10
Corporate Large Ticket (Non-T&E) (Data Rate III)	124(P) 134 (F) 144(B) 129 & 149	<ul style="list-style-type: none"> ♦ Applies to Business, Corporate, Purchasing and Fleet cards only. ♦ Transaction must be greater than \$4,705.88 for Fleet Data Rate II, \$7,272.73 for Data Rate III and \$4,705.88 for a Face-to-Face transaction. ♦ Transaction must be settled within 24 hours of the authorization, electronic authorization required. ♦ Level II and Level III Data REQUIRED. 	1.200% + \$40.00
Corporate T&E III	133(P) 138(A) 151(B)	<ul style="list-style-type: none"> ♦ Electronic authorization; swiped or keyed. ♦ Business, Corporate, Purchasing and Fleet cards (Fleet only at non-fuel MCCs). ♦ Lodging, airline, passenger railway, and auto rental merchants. ♦ Restaurant merchants are not eligible for this interchange rate. ♦ Appropriate T&E addendum data required (i.e. folio, check-in, check-out, etc.) ♦ Additional T&E data elements required (i.e. room rate, room tax, property phone#, etc.) ♦ Transaction must be settled within two days. 	2.150% + \$0.10
Corporate T&E II	130(P) 137(A) 150(B)	<ul style="list-style-type: none"> ♦ Electronic authorization; swiped or keyed. ♦ Business, Corporate, Purchasing and Fleet cards (Fleet only at non-fuel MCCs). ♦ Lodging, airline, passenger railway, and auto rental merchants. ♦ Restaurant merchants are not eligible for this interchange rate. ♦ Appropriate T&E addendum data required (i.e. folio, check-in, check-out, etc.). ♦ Transaction must be settled within two days. 	2.200% + \$0.10
Corporate T&E I	125(P)	<ul style="list-style-type: none"> ♦ Electronic authorization; swiped or keyed. 	

	135(A) 145(B)	<ul style="list-style-type: none"> ♦ Business, Corporate, Purchasing and Fleet cards (Fleet only at non-fuel MCCs). ♦ Restaurant transactions. ♦ Applicable to lodging, airline, passenger railway, auto rental when addendum data is not provided. ♦ Transaction must be settled within two days. 	2.350% + \$0.00
Corporate Standard (all merchants)	103(B) 117(P)	<ul style="list-style-type: none"> ♦ Applies to Business, Corporate, Purchasing and Fleet cards. ♦ Transaction must be settled within thirty days. 	2.700% + \$0.10
MASTERCARD INTERNATIONAL CARD RATES:		MasterCard International rates apply to all merchants for transactions on cards issued outside the US.	
International Electronic (all merchants) Int'l Electronic Diners Cards	005 092	<ul style="list-style-type: none"> ♦ Card and cardholder must be present at time of transaction. ♦ Credit card must be swiped for authorizations and captured through the magnetic stripe reader on your electronic terminal. ♦ Signature must be obtained on the credit card slip or printer receipt. ♦ Transaction must be settled within 5 days. 	1.370% + \$0.00
International Standard Int'l Standard Diners Cards	006 093	<ul style="list-style-type: none"> ♦ Transaction is keyed. ♦ Transaction settled after 5 days. 	2.100% + \$0.10
International Corporate Purchasing Data Rate II (all merchants)	152(P) 162(F)	<ul style="list-style-type: none"> ♦ Applies to Purchasing/Fleet (excluding fuel MCCs for Fleet) cards only. ♦ Electronic authorization required. ♦ Level II data required. ♦ Transaction must be settled within 4 days. 	1.550% + \$0.00
International Corporate Purchasing (all merchants)	156(P) 166(F)	<ul style="list-style-type: none"> ♦ Applies to Purchasing/Fleet cards only. ♦ Electronic authorization required. ♦ Transaction must be settled within 30 days. 	2.150% + \$0.00
International Corporate Purchasing (Large Ticket) (Non-T&E)	154(P) 164(F)	<ul style="list-style-type: none"> ♦ Same as above, except transaction must be > \$3000. ♦ Electronic authorization required. ♦ Transaction must be settled within 30 days. 	0.750% + \$30.00
International Corporate (all merchants)	176	<ul style="list-style-type: none"> ♦ Applies to MC Business/Corporate cards only. ♦ Transaction must be settled within 30 days. 	2.150% + \$0.00
International Merchant UCAF	087	<ul style="list-style-type: none"> ♦ THIS RATE IS FOR TRANSACTIONS THAT ARE PURCHASED OVER THE INTERNET. UCAF = Universal Cardholder Authentication Field ♦ Applies to transactions when Merchant participates in Secure E-Commerce transaction utilizing 3-D secure processing MasterCard SecureCode. ♦ All requirements of Merit 1. 	1.910% + \$0.10
International Full UCAF	088	<ul style="list-style-type: none"> ♦ THIS RATE IS FOR TRANSACTIONS THAT ARE PURCHASED OVER THE INTERNET. UCAF = Universal Cardholder Authentication Field ♦ Applies to transactions when both Merchant & Issuer participate in Secure E-Commerce transaction utilizing 3-D secure processing MasterCard SecureCode. ♦ All requirements of Merit 1. 	2.010% + \$0.10

L = Lodging, VR = Vehicle Rental, PT = Passenger Transport, O=Other, RST-Restaurant

P = Purchasing Card, B = Business/Corporate, F = Fleet

APRIL 2006
RATE
Visa Assessments: 0.0925%
MasterCard Assessments: 0.0950%

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